



A Guide to Investment Planning Avoiding Investment Fraud

Part 5 of a 5-part series

This fifth and final article in our series on investment provides information to investors to protect themselves from investment fraud and abuse. Securities Regulators around the world can give stories of investors who have been victims of scams involving their life savings, insurance benefits and even the equity in their homes. The following information is useful to all persons regardless of age, income level or socio-economic status.

HOW INVESTORS CAN AVOID INVESTMENT FRAUD AND ABUSE



Be wary of "strange" deals.

Say "no" to any person who attempts to push you into making an immediate decision without giving you sufficient time to investigate the credentials of the person making the offer, the firm which he or she represents, and the investment product being offered.



Never judge a person's integrity by how he/she looks or sounds.

Successful "con artists" do not only look professional, but sound extremely professional and have the ability to make even the flimsiest investment deal



Do not be a "courtesy" victim.

"Con men and women" will not hesitate to exploit a potential victim. Any stranger who calls and asks about your money, your account number(s) or personal financial information is not to be entertained. You are not obligated to stay on the telephone with anyone who asks about your money, no matter how they describe themselves.



If you are an older person, be particularly cautious.

Many older persons may not be fully aware of the issues to be considered in the allocation of their financial resources. As a result, many of them are prime targets for "con artists." If you are an elderly person with limited knowledge of investments, you should always seek the advice of family members or a trusted professional before deciding what to do with your savings.



Always stay in charge of your money.

Beware of any person who suggests that you put your money into an investment that you do not understand or who urges you to leave the administration of your financial affairs entirely in their hands. Constant vigilance is a necessary pre-requisite of an astute investor. If you have limited knowledge about the world of investments and finance, take the time to learn about them. Do not put all your trust in a stranger who expects you to part with your money and then sit back and wait for results.



Monitor your investments and ask tough questions!

Insist that you receive regular written reports. Always demand a routine statement of your investments.

If an investment sounds too good to be true... It probably is not good. Be careful!



For further information contact the SEC:
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or visit the website at www.ttsec.org.tt